Certificate Number: 03088-PAM-DE-034097572

Bankruptcy Case Number: 20-00141



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>February 16, 2020</u>, at <u>10:13</u> o'clock <u>AM CST</u>, <u>Joseph J Kuehner III</u> completed a course on personal financial management given <u>by internet</u> by <u>Debt Education and Certification Foundation</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: February 16, 2020 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor